

Information to identify the case:

Debtor 1	James R. Gould	Social Security number or ITIN	xxx-xx-4935
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Dianna L. Gould	Social Security number or ITIN	xxx-xx-9665
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-24267-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

James R. Gould

Dianna L. Gould

3/8/17

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 James R. Gould
 Dianna L. Gould
 Debtors

Case No. 16-24267-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 33

Date Rcvd: Mar 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2017.

db/jdb
 14322931 +James R. Gould, Dianna L. Gould, 1242 Taylor Avenue, New Kensington, PA 15068-5531
 14322930 ASC, PO Box 1820, Newark, NJ 07101-1820
 14322932 Allgheney Clinic, ATTN: 848659Y, PO Box 14000, Belfast, ME 04915-4033
 14322933 Associated Credit Services, Inc., PO Box 5171, Westborough, MA 01581-5171
 14322933 Bank of America, c/oMercantile Adjustment Bureau, PO Box 9055, Buffalo, NY 14231-9055
 14322939 Collection Service Center, PO Box o560, New Kensington, PA 15068
 14322941 +Collection Service Center, Inc, 839 5th Avenue, PO Box 560, New Kensington, PA 15068-0560
 14322940 +Collection Service Center, Inc, PO Box 560, New Kensington, PA 15068-0560
 14322945 +DiTech Financial LLC AKA Green Tree Serv, 3000 Bayport Drive - Suite 880,
 Tampa, FL 33607-8409
 14322944 Discover Financial Service, c/oWeltman Weinberg and Reis, PO Box,
 Cleveland, OH 44101-5596
 14322946 First Niagara, c/o Thompson Law Group, 135 Warrendale Bayne Road - Suite 200,
 Warrendale, PA 15086
 14322948 JSO Associates in Path and Lab Med, 5700 Southwyck Blvd., Toledo, OH 43614-1509
 14322949 +JTS Capital Servicing, 3208 Greenleaf Drive, Waco, TX 76710-1453
 14322950 Lowes, c/o Nationwide Credit, PO Box 26314, Lehigh Valley, PA 18002-6314
 14322951 Ocwen Loan Servicing LLC, PO Box 6440, Carol Stream, IL 60197-6440
 14322952 PAMS, 336 Delaware Avenue Dept U, Oakmont, PA 15139-2138
 14322953 PNC Bank, PO Box 6534, Carol Stream, IL 60197-6534
 14325611 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14322954 +Real Estate Options Inc., 1242 Taylor Avenue, New Kensington, PA 15068-5531
 14322957 +State Collection Service Inc., 2509 S. Stoughton Road, Madison, WI 53716-3314
 14322959 +State Collectoin Service, Inc., 2509 S. Stoughton Road, Madison, WI 53716-3314

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 09 2017 00:56:03 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

14322929 +EDI: MERRICKBANK.COM Mar 09 2017 00:48:00 Advanta, c/o Carson Smithfield LLC,
 PO Box 9216, Old Bethpage, NY 11804-9016
 14322934 EDI: BANKAMER.COM Mar 09 2017 00:48:00 Bank of America, PO Box 982235,
 El Paso, TX 79998-2235
 14322942 +EDI: CREDPROT.COM Mar 09 2017 00:48:00 CRD PRT Asso, 13355 Noel Road - 21st Floor,
 Dallas, TX 75240-6837
 14322935 +EDI: ALLIANCEONE.COM Mar 09 2017 00:48:00 Capital One, c/o Alliance One,
 4850 Street Road - Suite 300, Feasterville Trevose, PA 19053-6643
 14322937 +EDI: CHASE.COM Mar 09 2017 00:48:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 14322938 +EDI: CITICORP.COM Mar 09 2017 00:48:00 Citicards CBNA, PO Box 6241,
 Sioux Falls, SD 57117-6241
 14322943 E-mail/Text: BKRMailOps@weltman.com Mar 09 2017 00:56:17 Discover Financial Service,
 c/o Weltman Weinberg & Reis Co LPA, 3705 Marlane Drive, Grove City, OH 43123-8895
 14322947 EDI: HFC.COM Mar 09 2017 00:48:00 HSBC, PO Box 80084, Salinas, CA 93912-0084
 14322956 +EDI: AGFINANCE.COM Mar 09 2017 00:48:00 Springleaf, PO Box 9068, Brandon, FL 33509-9068
 14322960 +EDI: RMSC.COM Mar 09 2017 00:48:00 Synch/Home Design Flooring, PO Box 965036,
 Orlando, FL 32896-5036
 14322961 +EDI: WFFC.COM Mar 09 2017 00:48:00 Wells Fargo, PO Box 14517, Des Moines, IA 50306-3517
 TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Ditech Financial LLC a/k/a Green Tree Servicing LL
 cr PNC BANK, NATIONAL ASSOCIATION
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14322955* +Real Estate Options, Inc., 1242 Taylor Avenue, New Kensington, PA 15068-5531
 14322958* +State Collection Service, Inc., 2509 S. Stoughton Road, Madison, WI 53716-3314
 14322936 ##+Capital One Bank USA, c/o The Law Office of Edwin Abrahamsen, 120 N. Keyser Avenue,
 Scranton, PA 18504-9701

TOTALS: 2, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 33

Date Rcvd: Mar 08, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2017 at the address(es) listed below:

Gino F. Peluso on behalf of Debtor James R. Gould gp@attorneypeluso.com, pelusolaw@comcast.net
Gino F. Peluso on behalf of Joint Debtor Dianna L. Gould gp@attorneypeluso.com,
pelusolaw@comcast.net
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Matthew John McClelland on behalf of Creditor Ditech Financial LLC a/k/a Green Tree Servicing
LLC bkgroup@kmlawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Robert H. Slone, Trustee robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfcbis.com
Robert H. Slone, Trustee on behalf of Trustee Robert H. Slone, Trustee robertslone223@gmail.com,
rslone@pulsenet.com;pa07@ecfcbis.com

TOTAL: 7